

**FOREIGN BANKS
REPORT OF INCOME
as of December 31, 2009**

(in thousands of dollars)

Number of institutions	32	
Operating income		
Interest and fees on loans and leases	491,042	A1a
Interest on Federal funds Sold	165	A1b
Income on interbank placements and CDs purchased	6,043	A1c
Income on securities purchased under resale agreement	0	A1d
Interest and dividends on investment securities	20,234	A1e
Service charges, commissions & fees	28,351	A1f
Net profit/loss on foreign exchange trading	1,196	A1g
Income from H/O, branches & wholly-owned subsidiaries	131,126	A1h
Other operating income	58,250	A1i
TOTAL OPERATING INCOME	\$736,407	A1j
Operating Expenses		
Salaries and employee benefits	57,225	A2a
Interest on time CDs of \$100,000 and over	47,803	A2A
Interest on all other deposits or credit balances	87,695	A2c
Interest expense - Federal funds purchased	5,337	A2d
Interest expense - securities sold under repurchase agreements	30	A2e
Interest on borrowings (other than H/O, branches, & wholly-owned subsidiaries)	30,612	A2f
Interest on borrowings from H/O, branches & wholly-owned subsidiaries	160,640	A2g
Other operating expenses	136,446	A2h
Provision for loan losses	164,481	A2i
TOTAL OPERATING EXPENSES	690,269	A2j
Income before income taxes and securities gain or losses	46,137	A3
Net securities gains or losses	372	A4
Income before taxes	46,509	A5
Applicable income taxes	31,103	A6
Extraordinary item, net of tax effect	0	A7
NET INCOME	\$15,407	A8